Zurich's cross-claim against "Fourth-Party Defendants" (plural) fails to state any claim against Fourth-Party Defendant Carolina upon which relief can be granted. Zurich does not (and could not honestly) allege that Zurich qualifies as a claimant under the surety bond Carolina issued as surety for Crocetti, or that Zurich complied with the notice and time-of-suit and other conditions precedent set forth in that bond. Nor does Zurich allege any basis at all for its claim for any "contribution" by Carolina or for assessing any "proportionate" share of any recovery against Carolina.

Wherefore Zurich's cross-claim should be dismissed as against Carolina.

Dated: New York, NY February <u>5</u>, 2008

For Fourth-Party Defendant
Carolina Casualty
Insurance Company

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